REMARKS

Applicant thanks the examiner for his time and help during the Examiner's Interviews held on August 14, 2006, August 31, 2006, and September 12, 2006, between the examiner and applicant's undersigned attorney, Ido Rabinovitch.

During the Examiner's Interviews possible claim amendments were discussed. An agreement regarding claim amendments that would put the application in condition for allowance was reached during the September 12, 2006, Examiner's Interview.

Particularly, independent claims 1, 23 and 41 were amended to add the features pertaining to collecting personalization data (a similar feature was previously recited in claim 2), and adding accounts chosen by the user to an aggregation of accounts (a similar feature was previously recited in claim 18). Independent claims 1, 23 and 41 were also amended to clarify that a list of other institutions that provide network accessible accounts is generated from a list of institutions maintained by the server of the first institution, and that those accounts are not provided by the first institution. Also, the independent claims were amended to add the features that the generated list of other institutions is presented on a user-interface. The independent claims were further amended to replace the wording "entity"/"entities" with "institution"/"institutions", respectively, for greater clarity.

Furthermore, claims 3, 5-9, 16-17, 19-22, 26-27, 33-35, 37-40 and 42-45 were amended to make the language recited therein consistent with the language of the respective amended independent claims. Claims 2, 18 and 36 were cancelled.

Pending claims 1, 3-17, 19-35 and 37-45 are thus allowable. In view of the foregoing, applicant respectfully submits that the application is in condition for allowance and such action is respectfully requested at the examiner's earliest convenience.

Should the examiner wish to discuss any further aspect of this application, the examiner is invited to contact the undersigned attorney at (617) 368-2105.

The fee for the Petition for Extension of Time in the amount of $120 is being paid concurrently herewith on the Electronic Filing System (EFS) by way of Deposit Account authorization. Please apply any other charges or credits to deposit account 06-1050, referencing attorney docket no. 08575-074001.

Respectfully submitted,

Date: Sept. 20, 2006

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